

**ROACHE & ASSOCIATES**

ATTORNEYS-AT-LAW  
581 S. RANGELINE RD., STE. A1  
CARMEL, IN 46032-2149

(317) 688-7082 FAX (317) 688-7086

March 27, 2019

Daniel S. O'Toole & Stacia L. O'Toole  
13867 Smokey Ridge Dr.  
Carmel, IN 46033

Re: Smokey Ridge HOA/O'Toole  
13867 Smokey Ridge Dr., Carmel, IN

Daniel S. O'Toole & Stacia L. O'Toole:

I am writing as attorney for Smokey Ridge Homeowners Association, Inc. It has been brought to our attention that you have an outstanding account balance due and payable to Smokey Ridge. As of the date of this letter, you owe \$652.50. The amount due consists of a principal balance of \$502.50 and attorney's fees to date of \$150.00. Since additional homeowner's association dues, late fees and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event, we will inform you. For further information or to work out a payment arrangement, please feel free to write or call us at (317) 688-7082. All communications regarding this matter should be directed through this office.

Federal law gives you thirty (30) days after you receive this letter to dispute the validity of the debt or any part of it. If you don't dispute it within that period, we'll assume that it's valid. If you do dispute it and provide us with **written notice of your dispute**, we will, as required by law, obtain verification of the debt and mail it to you. And if, within the same period, you request the name and address of your original creditor, if the original creditor is different from the current creditor, we will furnish you with that information too.

The law does not require us to wait until the end of the thirty (30) day period before suing you to collect this debt or filing a lien upon your real estate. If, however, you request proof of the debt or the name and address of the original creditor within the thirty (30) day period that begins with your receipt of this letter, the law requires us to suspend our efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you.

**This communication is from a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.**

Sincerely,

Robert D. Roache, II  
Corey B. Baldwin

RDR/seg  
cc: Smokey Ridge HOA

**PLAINTIFF'S  
EXHIBIT "A"**